

## ABSTRACT

An automated consumer rewards/incentive program that accepts a registration of a consumer. The registration entitles the consumer to receive the benefits of the incentive program. To track the fulfillment of reward earning criteria established by member businesses, the registration includes information indicative of a credit card of the consumer. The system may track member consumer credit card transactions without receiving personal information for non-members by using a one way hash function. The system uses the credit card information to determine when member customers perform a transaction at a member business. When a member customer performs a transaction at a member business using the registered credit card, the system and method examines the credit card transactional information to determine if the consumer fulfilled the requirements of the incentive program for the member business. If the transactional information indicates that the consumer fulfilled the criteria of the rewards program of the member business, the consumer is rewarded in accordance with the benefits of the incentive program.

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